PAYER TELEHEALTH TABLE: COMMERCIAL & MEDICARE ADVANTAGE PLANS

Updated: 8/06/2020

COMMERICAL & MA	AETNA	BCBSNC	CIGNA	HUMANA	UHC
Are expanded telehealth services offered for COVID-19 related services?	YES >Aetna policy (7/9/20) *Please check Availity for most-up-to-date policy*	YES	YES	YES	YES
Is telehealth also covered for other medically necessary services?	YES >Refer to policy for more detailed information	YES >Refer to policy for more detailed information	YES >Providers can perform services for commercial members in a virtual setting and bill as if performed face-to-face >Includes OT, PT, ST	YES >With in-network providers	YES UHC will reimburse for services that are: >Recognized by CMS or AMA and appended by GT, GQ, or 95 modifier as applicable >Including PT,OT,ST
Are Virtual Check-ins and E-Visits (e-visit) covered?	YES >Refer to policy for more detailed information	YES >Refer to policy for more detailed information	YES	YES >Establish patients >G2010, G2012, 99421-99423, G2061-G2063	YES >(Commercial) Codes recognized by CMS and AMA and appended with applicable modifier >(MA) E-Visits: 99421-99423 or G2061-G2063, as applicable >(MA) Virtual Check-ins: HCPCS G2010 and G2012

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Will telephonic (audio-only) be reimbursed?	YES >(Commercial): For acute E/M care services, as well as <u>some</u> behavioral health services. *(For specialty, most gen. med, and some behavioral health still require audiovisual).* >(MA): Medicare allows for a limited number of codes to be delivered via telephone-only	YES >(Commercial) Use CR Modifier and POS 02 >(MA) Follow CMs guidelines for coding	YES >Append GQ, GT, or 95 modifier	YES *Provided through real-time interactive audio*	YES >(Commercial) Codes recognized by CMS and AMA and appended with applicable modifier (GT, GQ or 95) >(MA) E/M services (99441-99443)
Will reimbursement be paid in parity?	YES	YES >Refer to policy for more detailed information	YES	YES	YES *Coding/Billing Guidance
Is member cost-sharing waived for telehealth services?	Limited to: >(Commercial) Through <mark>Sept. 30, 2020:</mark> Mental and behavioral health counseling visits for covered in-network telemedicine visits >(MA) Through <mark>Sept. 30, 2020</mark>: In-network primary care and specialists telemedicine visits	>Only for COVID-19 related visits >For all other telehealth services, follow the member's benefit plan	>Only for COVID-19 related visits through at least October 31, 2020 >Will apply to all other visits per benefit plan	YES	YES >For all <u>in-network</u> medical, outpatient behavioral and PT/OT/ST **through Sept. 30, 2020** >For in-network & out-of-network COVID-19 related telehealth visits <mark>until national public health emergency is over</mark>
Must be a participating provider to be reimbursed?	YES	NO	Not specified	YES	YES, however… >COVID-19 related telehealth visits will be covered for in-

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					and out-of-network providers
Patient must be an established patient?	NO	NO	NO	NO	NO
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Who are the eligible providers to provide telehealth services?	Aetna is following CMS' guidelines on eligible providers, which include: MD, NP, PA, Nurse-Midwife, CNS, RD, LCSW, CRNA, and Clinical psychologist	Any contracted provider who typically sees the patients in person for services which can be provided virtually through telehealth is allowed per our Reimbursement Policy.	Mid-level practitioners (e.g., PAs and NPs) can also provide services virtually using the same guidance. Reimbursement will be consistent as though they performed the service in a face-to-face setting.	Both participating/in-network primary and specialty providers can render care using telehealth services, provided that CMS and state-specific guidelines are followed	UHC is following CMS' guidelines on eligible providers, which include: MD, NP, PA, Nurse-Midwife, CNS, RD, LCSW, CRNA, and Clinical psychologist
What Place of Service (POS) should be used?	As you would an in-office visit >(Non-facility/Commercial) POS 02 with GT or 95 modifier >(MA) POS 02 or POS 11 or POS equal to in-person, with 95 modifier	>Non-Facility: Place of Service (POS) code 02 for all telehealth services >Facility: Use POS that would be used if face-to-face visit, except with MA beneficiaries. >For MA, follow CMS guidance	Per Cigna, you should bill the POS that you typical would for a face-to-face visit. >Follow CMS guidance for MA and review MA link below	Use what you normally would for a telehealth visit	Use POS that you would if it were an in-person visit *Coding Guidance Info
Will the originating site requirement be waived?	YES	YES	YES	YES	YES
Are referrals required?	Not specified >Suggest following the member's benefit plan	Not specified >Suggest following the member's benefit plan	Not specified >Suggest following the member's benefit plan	It is encouraged to go through PCP for care coordination	>Not for primary care visits >Follow benefit plan guidelines for specialty visits

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What are the HIPAA compliant options to provide telehealth services?	Aetna is following OCR guidance during this public health emergency	BCBSNC is following OCR guidance during this public health emergency	Cigna is following OCR guidance during this public health emergency	Humana is following OCR guidance during this public health emergency	UHC is following OCR guidance during this public health emergency
What is the timeframe for these temporary changes?	Effective through December 31, 2020* *This does not apply to cost-sharing, please see the cost-share info box above*	Effective March 6, 2020 through December 31, 2020 *This timeline online applies to telehealth reimbursement for providers.*	Effective through December 31, 2020* *Cost-share waivers and other admin benefits for IFP extended through* <mark>Oct. 31, 2020</mark>	Effective through December 31, 2020	Effective through September 30, 2020* *For in-network providers only*
COMMERICAL & MA	**AETNA**	**BCBSNC**	**CIGNA**	**HUMANA**	**UHC**
What lines of service do these changes apply?	>Commercial >Medicare Advantage	>Full Insured (Ind. and grp) >HDHP >State Health Plan *(except drug benefit)* >Medicare Advantage *(incl. Experience Health)* >FEP, visit link >For IPP, use the contact information on the back of the patient's card to verify benefits.	>Commercial >Medicare Advantage	>Commercial >Medicare Advantage	>Commercial >Medicare Advantage
Where can the expanded telehealth services information be found?	Aetna telehealth information Telemedicine policy	Cross NC Telehealth details and coding guidance COVID-19 Provider Page	Cigna's virtual care information	Humana telehealth guidance FAQs *https://www.humana.com/provider/telehealth-faq* COVID-19 Provider Page	UHC telehealth information COVID-19 Provider Info
Are telehealth services covered for	YES	YES *any covered*	YES Cigna behavioral telehealth guidance	YES *Behavioral health is covered (in FAQs)*	YES

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behavioral health visits at this time?	*please check out this link for specific information*	face-to-face service that can be performed via telehealth			UHC Optum Behavioral Health Info

ADDITIONAL RESOURCES:

CMS Information for Medicare:

https://www.cms.gov/newsroom/fact-sheets/medicare-telemedicine-health-care-provider-fact-sheet

https://edit.cms.gov/files/document/medicare-telehealth-frequently-asked-questions-faqs-31720.pdf

https://www.cms.gov/About-CMS/Agency-Information/Emergency/EPRO/Current-Emergencies/Current-Emergencies-page

NC Medicaid:

https://medicaid.ncdhhs.gov/about-us/coronavirus-disease-2019-covid-19-and-nc-medicaid/covid-19-telehealth

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